



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [AMERIS BANCORP](#)

City/State [ATLANTA, GA](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [22,533,225](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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Summary Ratios

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	21,425,844	18,993,191			19,205,260			14,586,905			9,716,243		
Net income (\$000)	294,969	167,703			261,988			161,441			121,027		
Number of BHCs in peer group	132	130			128			125			118		

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.06	2.65	78	3.36	2.80	83	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78
+ Non-interest income	1.75	1.09	81	2.34	1.21	87	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52
- Overhead expense	2.61	2.21	79	3.22	2.59	80	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69
- Provision for credit losses	-0.24	-0.12	23	0.94	0.66	77	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71
+ Securities gains (losses)	0	0.01	66	0	0.03	16	0	0.02	16	0	0.01	53	0	0	72
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	2.44	1.76	87	1.53	0.91	86	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48
Net operating income	1.84	1.34	86	1.18	0.70	84	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46
Net income	1.84	1.34	86	1.18	0.71	83	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.62	3.12	81	4.33	3.64	87	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78
Interest expense	0.25	0.26	59	0.58	0.58	56	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50
Net interest income (tax equivalent)	3.37	2.85	80	3.75	3.05	86	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	36	0.15	0.28	44	0.28	0.27	65	0.09	0.21	39	0.19	0.22	58
Earnings coverage of net loan and lease losses (X)	54.41	26.30	78	20.20	20.97	65	10.84	22.91	47	21.59	24.40	62	11.66	21.75	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.32	36	1.55	1.58	58	1.38	1.58	39	0.30	0.83	6	0.34	0.90	6
Allowance for loan and lease losses / Total loans and leases	1.05	1.30	30	1.42	1.55	46	1.27	1.55	34	0.26	0.81	4	0.33	0.89	6
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.41	0.58	36	1.02	0.71	78	0.63	0.71	48	0.75	0.57	70	0.88	0.61	78
30-89 days past due loans and leases / Total loans and leases	0.36	0.29	70	0.38	0.37	63	0.39	0.39	62	0.78	0.43	86	0.63	0.44	81
Liquidity and Funding															
Net noncore funding dependence	-15.97	-3.31	14	4.01	6.19	48	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20
Net short-term noncore funding dependence	-17.18	-9.17	21	3.35	-2.71	70	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41
Net loans and leases / Total assets	71.40	58.81	83	81.14	63	95	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81
Capitalization															
Tier 1 leverage ratio	9.32	9.07	63	8.57	9.05	39	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37
Holding company equity capital / Total assets	12.87	10.79	81	12.90	11.12	77	12.95	11.16	76	13.54	12.43	63	12.73	12.22	62
Total equity capital (including minority interest) / Total assets	12.87	10.91	81	12.90	11.24	76	12.95	11.29	76	13.54	12.57	63	12.73	12.27	62
Common equity tier 1 capital / Total risk-weighted assets	11.74	12.64	38	10.44	12.26	25	11.14	12.38	33	9.90	12.17	18	10.07	12.12	16
Net loans and leases / Equity capital (X)	5.55	5.47	55	6.29	5.73	64	5.84	5.58	55	5.85	5.21	69	5.90	5.29	66
Cash dividends / Net income	10.68	27.22	16	18.66	49.74	17	15.93	42.30	16	18.80	33.12	26	14.40	27.31	19
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	13.38	9.51	68	11.88	16.67	38	12.04	16.68	39	59.41	9.26	95	45.66	7	96
Equity capital	13.10	7.52	82	5.95	6.54	54	7.19	6.99	58	69.57	10.49	95	81.03	7.89	96
Net loans and leases	-0.23	-0.66	63	15.37	12.75	68	7.01	9.07	48	67.98	9.10	95	38.22	7.89	94
Noncore funding	-29.69	-21.64	39	-44.13	-6.57	5	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	10.36	10.65	58	11.70	13.73	59	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59
Equity investment in subsidiaries / Equity capital	110.92	103.15	87	112.67	103.27	87	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91
Cash from ops + noncash items + op expense / Op expense + dividends	33.60	155.61	10	75.26	142.45	14	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	505,205	518,781	690,724	585,925	376,192	-2.62	202.13
Income from lease financing receivables.....	69	157	185	923	1,885	-56.05	
Fully taxable income on loans and leases.....	492,529	504,935	672,145	571,079	363,598	-2.46	205.74
Tax-exempt income on loans and leases.....	12,745	14,003	18,764	15,769	14,479	-8.98	108.39
Estimated tax benefit on income on loans and leases.....	3,388	3,722	4,987	4,191	3,972	-8.99	55.86
Income on loans and leases (tax equivalent).....	508,662	522,660	695,896	591,039	382,049	-2.68	200.30
Investment interest income (tax equivalent).....	16,834	25,017	31,484	38,930	28,505	-32.71	13.60
Interest on balances due from depository institutions.....	2,361	1,487	1,739	8,139	4,985	58.78	272.40
Interest income on other earning assets.....	389	2,404	2,537	2,635	1,875	-83.82	-11.19
Total interest income (tax equivalent).....	528,246	551,568	731,656	640,743	417,414	-4.23	185.11
Interest on time deposits of \$250K or more	2,613	7,906	9,468	9,684	4,271	-66.95	
Interest on time deposits < \$250K.....	6,265	20,106	23,855	39,800	18,189	-68.84	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	8,801	22,185	25,744	53,049	26,594	-60.33	78.81
Interest on other borrowings and trading liabilities.....	4,667	12,661	14,484	21,712	16,437	-63.14	-11.74
Interest on subordinated debt and mandatory convertible securities	13,911	10,565	15,199	6,983	4,443	31.67	
Total interest expense.....	36,257	73,423	88,750	131,228	69,934	-50.62	158.65
Net interest income (tax equivalent).....	491,989	478,145	642,906	509,515	347,480	2.90	187.28
Non-interest income.....	281,347	332,692	443,632	189,543	111,009	-15.43	261.16
Adjusted operating income (tax equivalent)	773,336	810,837	1,086,538	699,058	458,489	-4.62	210.38
Overhead expense.....	419,846	459,393	614,786	463,164	285,215	-8.61	158.07
Provision for credit losses.....	-38,124	133,350	126,360	20,100	17,527		
Securities gains (losses)	532	0	0	120	89		465.96
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	392,133	218,099	345,397	215,933	155,710	79.80	374.07
Applicable income taxes	93,665	46,548	78,256	50,143	30,464	101.22	258.06
Tax equivalent adjustments	3,499	3,848	5,153	4,349	4,219	-9.07	32.84
Applicable income taxes (tax equivalent).....	97,164	50,396	83,409	54,492	34,683	92.80	237.46
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	294,969	167,703	261,988	161,441	121,027	75.89	447.02
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	294,969	167,703	261,988	161,441	121,027	75.89	447.02
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	294,969	167,703	261,988	161,441	121,027	75.89	447.02
Investment securities income (tax equivalent).....	16,834	25,017	31,484	38,930	28,505	-32.71	13.60
US Treasury and agency securities (excluding mortgage-backed securities)	1,112	1,509	1,963	2,075	2,032	-26.31	-37.03
Mortgage-backed securities	12,414	19,223	24,006	30,245	19,585	-35.42	37.03
All other securities	3,308	4,285	5,515	6,610	6,888	-22.79	-17.18
Cash dividends declared.....	31,500	31,292	41,724	30,350	17,431	0.66	351.68
Common	31,500	31,292	41,724	30,350	17,431	0.66	351.68
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.29	2.90	76	3.87	3.35	83	3.81	3.27	85	4.39	4	76	4.30	3.87	76
Less: Interest expense	0.23	0.24	57	0.52	0.54	54	0.46	0.48	55	0.90	0.98	43	0.72	0.79	49
Equals: Net interest income (tax equivalent)	3.06	2.65	78	3.36	2.80	83	3.35	2.77	84	3.49	3.01	74	3.58	3.08	78
Plus: Non-interest income	1.75	1.09	81	2.34	1.21	87	2.31	1.21	86	1.30	1.32	59	1.14	1.31	52
Equals: adjusted operating income (tax equivalent)	4.81	3.80	88	5.69	4.06	91	5.66	4.04	91	4.79	4.41	76	4.72	4.46	66
Less: Overhead expense	2.61	2.21	79	3.22	2.59	80	3.20	2.57	79	3.18	2.69	76	2.94	2.71	69
Less: Provision for credit losses	-0.24	-0.12	23	0.94	0.66	77	0.66	0.51	75	0.14	0.15	55	0.18	0.14	71
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	66	0	0.03	17	0	0.02	17	0	0.01	53	0	0	73
Plus: other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	2.44	1.76	87	1.53	0.91	86	1.80	1.04	89	1.48	1.56	40	1.60	1.57	48
Less: Applicable income taxes (tax equivalent)	0.60	0.41	84	0.35	0.21	88	0.43	0.23	90	0.37	0.36	52	0.36	0.33	55
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.84	1.34	86	1.18	0.70	84	1.36	0.81	89	1.11	1.19	36	1.25	1.24	46
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.84	1.34	86	1.18	0.71	83	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46
Memo: Net income (last four quarters)	1.85	1.30	87	1.22	0.81	82	1.36	0.82	88	1.11	1.19	36	1.25	1.24	46
Net income—BHC and noncontrolling (minority) interest	1.84	1.35	86	1.18	0.72	83	1.36	0.83	88	1.11	1.20	36	1.25	1.25	45
Margin Analysis															
Average earning assets / Average assets	90.75	93.09	23	89.52	92.11	17	89.75	92.32	17	89.41	91.05	31	91.24	91.48	49
Average interest-bearing funds / Average assets	54.38	61.98	20	59.79	64.67	27	59.15	64.06	27	61.35	65.57	30	67.56	65.56	66
Interest income (tax equivalent) / Average earning assets	3.62	3.12	81	4.33	3.64	87	4.24	3.55	88	4.91	4.41	80	4.71	4.24	78
Interest expense / Average earning assets	0.25	0.26	59	0.58	0.58	56	0.51	0.52	58	1.01	1.08	44	0.79	0.86	50
Net interest income (tax equivalent) / Average earning assets	3.37	2.85	80	3.75	3.05	86	3.73	3.01	87	3.91	3.33	74	3.92	3.38	78
Yield or Cost															
Total loans and leases (tax equivalent)	4.22	4.07	64	4.55	4.35	67	4.49	4.27	68	5.22	5.09	64	5.06	4.95	66
Interest-bearing bank balances	0.12	0.13	25	0.50	0.36	78	0.25	0.27	48	2.11	2.04	48	1.54	1.64	36
Federal funds sold and reverse repos	0.22	0.25	60	0.75	0.75	59	0.64	0.68	57	2.17	2.44	43	2.06	2.17	50
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	3.60	3.09	82	4.30	3.61	88	4.22	3.51	88	4.88	4.36	81	4.66	4.20	78
Investment securities (tax equivalent)	2.78	1.77	95	2.69	2.36	77	2.67	2.25	82	2.92	2.76	68	2.75	2.68	61
US Treasury and agency securities (excluding mortgage-backed securities)	2.35	1.23	91	2.37	1.85	74	2.36	1.75	81	2.42	2.32	66	2.42	2.05	77
Mortgage-backed securities	2.70	1.55	96	2.67	2.17	93	2.64	2.05	93	2.78	2.61	72	2.41	2.50	43
All other securities	4.51	2.85	87	4.07	3.28	80	4.13	3.24	82	4.16	4.06	69	3.36	4.20	34
Interest-bearing deposits	0.21	0.22	54	0.68	0.60	61	0.59	0.53	61	1.23	1.10	63	0.86	0.81	61
Time deposits of \$250K or more	0.64	0.70	47	1.75	1.53	71	1.63	1.42	67	1.87	1.96	38	1.18	1.44	29
Time deposits < \$250K	0.58	0.67	45	1.42	1.47	44	1.31	1.36	46	1.95	1.82	54	1.32	1.29	49
Other domestic deposits	0.13	0.16	47	0.40	0.41	50	0.34	0.36	49	0.96	0.93	56	0.63	0.67	52
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0.30	0.18	84	0.77	0.71	68	0.68	0.62	68	0.61	1.86	19	0.15	1.51	4
Other borrowed funds and trading liabilities	1.72	1.29	64	0.91	1.54	23	0.90	1.50	22	2.44	2.38	54	2.04	2.28	37
All interest-bearing funds	0.41	0.38	64	0.86	0.82	58	0.78	0.74	59	1.47	1.49	56	1.07	1.19	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	281,347	332,692	443,632	189,543	111,009
Fiduciary activities income	3,463	2,208	3,142	1,411	1
Service charges on deposit accounts - domestic	20,741	20,726	28,157	31,883	46,128
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	43	28	41	61	53
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	24,440	-21,779	-27,819	9,707	2,130
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	203,850	305,546	405,638	112,223	33,728
Other non-interest income.....	28,810	25,963	34,473	34,258	28,969
Total overhead expenses	419,846	459,393	614,786	463,164	285,215
Personnel expense.....	261,161	267,812	360,279	223,938	149,292
Net occupancy expense.....	33,982	39,793	52,501	41,073	28,542
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	11,578	15,422	19,612	17,713	9,512
Other operating expenses.....	113,125	136,366	182,394	180,440	97,869
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,678	2,656	2,671	2,722	1,804
Average personnel expense per employee.....	97.52	100.83	134.89	82.27	82.76
Average assets per employee.....	8,000.69	7,151.05	7,190.29	5,358.89	5,385.94

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income	54.54	58.85	29	56.93	62.06	32	56.85	62.28	31	66.67	61.29	75	62.79	60.88
Percent of Average Assets														
Total overhead expense	2.61	2.21	79	3.22	2.59	80	3.20	2.57	79	3.18	2.69	76	2.94	2.71
Personnel expense.....	1.63	1.23	87	1.88	1.30	91	1.88	1.30	91	1.54	1.41	61	1.54	1.44
Net occupancy expense.....	0.21	0.24	33	0.28	0.26	59	0.27	0.26	58	0.28	0.28	54	0.29	0.28
Other operating expenses.....	0.78	0.72	67	1.07	0.95	74	1.05	0.94	73	1.36	0.97	81	1.11	0.97
Overhead less non-interest income	0.86	1.08	30	0.89	1.27	22	0.89	1.25	21	1.88	1.32	84	1.79	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	54.29	58.34	29	56.66	61.60	32	56.58	61.82	32	66.26	60.64	76	62.21	60.37
Personnel expense.....	33.77	32.89	51	33.03	32.31	51	33.16	32.36	48	32.03	32.39	48	32.56	32.51
Net occupancy expense.....	4.39	6.26	21	4.91	6.55	23	4.83	6.58	20	5.88	6.52	36	6.23	6.48
Other operating expenses.....	16.13	18.68	33	18.72	22.16	41	18.59	22.28	39	28.35	21.20	85	23.42	20.90
Total non-interest income	36.38	28.20	72	41.03	28.52	77	40.83	28.83	78	27.11	29.23	57	24.21	28.50
Fiduciary activities income	0.45	2.27	34	0.27	2.06	33	0.29	2.09	32	0.20	1.97	32	0	2.14
Service charges on domestic deposit accounts	2.68	3.25	38	2.56	3.23	35	2.59	3.27	37	4.56	3.88	62	10.06	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	0.01	0.38	29	0	0.41	28	0	0.41	27	0.01	0.47	30	0.01	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	3.16	0.56	94	-2.69	-0.04	7	-2.56	0.01	6	1.39	0.28	90	0.46	0.65
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	26.36	3.64	97	37.68	3.74	97	37.33	3.92	97	16.05	1.86	97	7.36	1.61
Other non-interest income.....	3.73	9.39	12	3.20	9.49	8	3.17	9.65	5	4.90	10.04	19	6.32	9.86
Overhead less non-interest income	17.91	29.67	15	15.63	31.97	14	15.75	31.93	13	39.14	31.06	75	38	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.89	21.49	75	21.34	18.64	66	22.66	18.63	75	23.22	20.56	73	19.56	19.04
Applicable income tax + TE / Pretax net operating income + TE	24.78	23.11	72	23.11	22.16	58	24.15	21.18	73	25.24	23.23	73	22.27	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	12,274,390	10,863,689	10,701,838	10,366,536	6,090,685	12.99	210.12	
Commercial and industrial loans	1,952,664	2,469,303	2,219,952	1,330,847	984,866	-20.92	562.11	
Loans to individuals	532,163	1,180,044	1,052,924	1,550,833	482,559	-54.90	610.58	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	72,135	71,496	53,783	56,676	55,240	0.89	22.81	
Other loans and leases	1,428,992	1,773,950	1,620,087	1,170,295	1,009,861	-19.45	144.23	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	16,260,344	16,358,482	15,648,584	14,475,187	8,623,211	-0.60	227.07	
Less: Allowance for loan and lease losses	171,213	231,924	199,423	38,189	28,819	-26.18	645.60	
Net loans and leases	16,089,131	16,126,558	15,449,161	14,436,998	8,594,392	-0.23	225.12	
Debt securities that reprice or mature in over 1 year	662,237	986,941	844,134	1,293,447	1,143,736	-32.90	-18.53	
Mutual funds and equity securities	1,453	1,466	1,466	1,461	1,442	-0.89	-56.37	
Subtotal	16,752,821	17,114,965	16,294,761	15,731,906	9,739,570	-2.12	190.61	
Interest-bearing bank balances	3,493,412	475,014	1,894,206	351,451	483,135	635.43	3995.39	
Federal funds sold and reverse repos	20,000	20,000	20,000	24,413	35,048	0.00	263.64	
Debt securities that reprice or mature within 1 year	85,718	129,495	137,745	108,956	47,687	-33.81	253.26	
Trading assets	0	0	0	0	0			
Total earning assets	20,351,951	17,739,474	18,346,712	16,216,726	10,305,440	14.73	246.13	
Non-interest-bearing cash and due from depository institutions	239,028	257,026	203,349	246,234	172,156	-7.00	93.91	
Premises, fixed assets, and leases	283,329	269,230	296,578	272,423	145,410	5.24	131.87	
Other real estate owned	8,473	28,613	22,635	33,397	33,898	-70.39	-80.60	
Investment in unconsolidated subsidiaries	4,710	4,710	4,710	4,865	3,472	0.00	39.39	
Intangible and other assets	1,645,734	1,574,806	1,564,673	1,468,934	783,139	4.50	412.50	
Total assets	22,533,225	19,873,859	20,438,657	18,242,579	11,443,515	13.38	247.01	
Quarterly average assets	22,062,356	19,770,084	19,841,468	17,979,845	11,307,980	11.59	248.52	
Average loans and leases (YTD)	16,054,032	15,309,062	15,490,987	11,315,950	7,557,221	4.87	255.60	
Memoranda								
Loans held-for-sale	1,435,805	1,414,889	1,167,659	1,656,711	111,298	1.48	1037.15	
Loans not held-for-sale	14,824,539	14,943,593	14,480,925	12,818,476	8,511,913	-0.80	205.96	
Real estate loans secured by 1–4 family	4,407,219	4,103,205	3,794,455	4,370,440	2,035,619	7.41	168.96	
Commercial real estate loans	7,677,750	6,572,793	6,734,966	5,836,283	3,907,233	16.81	256.23	
Construction and land development	1,454,824	1,634,116	1,606,710	1,639,660	900,230	-10.97	248.35	
Multifamily	511,431	330,730	347,951	297,317	276,528	54.64	316.31	
Nonfarm nonresidential	5,711,495	4,607,947	4,780,305	3,899,306	2,730,475	23.95	253.69	
Real estate loans secured by farmland	189,421	187,691	172,417	159,813	147,833	0.92	15.51	
Total investment securities	749,408	1,117,902	983,345	1,403,864	1,192,865	-32.96	-10.83	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	60,168	82,721	80,001	96,273	77,804	-27.26	-43.29	
Municipal securities	58,120	87,648	66,778	105,260	150,733	-33.69	-62.74	
Mortgage-backed securities	596,668	894,927	784,204	1,148,870	896,572	-33.33	9.09	
Asset-backed securities	0	0	0	0	0			
Other debt securities	32,999	51,140	50,896	52,000	66,314	-35.47	17.44	
Mutual funds and equity securities	1,453	1,466	1,466	1,461	1,442	-0.89	-56.37	
Available-for-sale securities	683,504	1,116,436	981,879	1,402,403	1,191,423	-38.78	-18.67	
U.S. Treasury securities	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	60,168	82,721	80,001	96,273	77,804	-27.26	-43.29	
Municipal securities	54,215	87,648	66,778	105,260	150,733	-38.14	-65.25	
Mortgage-backed securities	536,122	894,927	784,204	1,148,870	896,572	-40.09	-1.98	
Asset-backed securities	0	0	0	0	0			
Other debt securities	32,999	51,140	50,896	52,000	66,314	-35.47	17.44	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,147							
Available-for-sale securities appreciation (depreciation)	27,702	47,088	42,299	22,965	-6,553	-41.17	64.78	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	354,223	595,691	438,695	679,589	503,170	-40.54	-15.01	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,616,728	5,909,316	6,151,070	4,199,448	2,520,016	28.89	387.22
NOW, ATS and transaction accounts	3,487,074	2,861,773	3,241,056	2,366,109	1,677,130	21.85	212.57
Time deposits less brokered deposits < \$250K	996,462	1,375,539	1,121,568	1,753,879	1,220,312	-27.56	
MMDA and other savings accounts	5,863,709	5,112,758	5,520,915	4,594,143	3,084,335	14.69	244.32
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	17,963,973	15,259,386	16,034,609	12,913,579	8,501,793	17.72	272.81
Time deposits of \$250K or more	525,506	532,319	498,316	660,785	389,820	-1.28	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	4,502	9,103	11,641	20,635	20,384	-50.54	-89.44
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	450,000	0	1,135,881	2,034	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	48,831	48,996	48,955	36,846	75,815	-0.34	35.64
Brokered deposits < \$250K	344,010	272,101	424,898	452,709	757,700	26.43	
Noncore funding	922,849	1,312,519	983,810	2,306,856	1,245,753	-29.69	2.12
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	502,374	500,118	500,545	395,804	163,112	0.45	498.79
Other liabilities	243,259	237,153	272,605	156,758	76,510	2.57	442.89
Total liabilities	19,632,455	17,309,176	17,791,569	15,772,997	9,987,168	13.42	235.55
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	72,016	71,703	71,754	71,500	49,015	0.44	98.13
Common surplus	1,922,964	1,911,031	1,913,285	1,907,108	1,051,584	0.62	369.44
Retained earnings	934,979	587,657	671,510	507,950	377,135	59.10	368.03
Accumulated other comprehensive income	21,885	37,252	33,505	17,995	-4,826	-41.25	109.45
Other equity capital components	-51,074	-42,960	-42,966	-34,971	-16,561		
Total holding company equity capital	2,900,770	2,564,683	2,647,088	2,469,582	1,456,347	13.10	351.42
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,900,770	2,564,683	2,647,088	2,469,582	1,456,347	13.10	351.42
Total liabilities and capital	22,533,225	19,873,859	20,438,657	18,242,579	11,443,515	13.38	247.01
Memoranda							
Non-interest-bearing deposits	7,616,728	5,909,316	6,151,070	4,199,448	2,520,016	28.89	387.22
Interest-bearing deposits	11,216,761	10,154,490	10,806,753	9,827,625	7,129,297	10.46	199.69
Total deposits	18,833,489	16,063,806	16,957,823	14,027,073	9,649,313	17.24	254.94
Long-term debt that reprices within 1 year	74,286	0	0	0	70,000		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,647,088	2,469,582	2,469,582	1,456,347	804,479		
Accounting restatements	0	-56,704	-56,704	-276	0		
Net income	294,969	167,703	261,988	161,441	121,027		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	9,941	4,126	6,431	8,715	914		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	8,108	7,989	7,994	18,410	2,062		
Changes incident to business combinations	0	0	0	869,294	547,127		
Less: Dividends declared	31,500	31,292	41,724	30,350	17,431		
Change in other comprehensive income	-11,620	19,257	15,509	22,821	-3,126		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	5,419		
Holding company equity capital, ending balance	2,900,770	2,564,683	2,647,088	2,469,582	1,456,347		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.47	36.06	85	54.66	36.66	83	52.36	36.22	83	56.83	37.78	84	53.22	37.19	75
Commercial and industrial loans	8.67	11.11	42	12.42	14.40	38	10.86	13.52	36	7.30	12.02	26	8.61	12.85	30
Loans to individuals	2.36	3.60	59	5.94	3.57	74	5.15	3.40	69	8.50	4.20	77	4.22	4.31	59
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.32	0.21	75	0.36	0.20	75	0.26	0.19	72	0.31	0.24	76	0.48	0.30	77
Other loans and leases.....	6.34	4.26	70	8.93	4.66	80	7.93	4.63	76	6.42	5.01	65	8.82	5	81
Net loans and leases.....	71.40	58.81	83	81.14	63	95	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81
Debt securities over 1 year.....	2.94	18.32	4	4.97	14.80	10	4.13	15.55	6	7.09	14.60	15	9.99	14.63	26
Mutual funds and equity securities	0.01	0.05	39	0.01	0.06	39	0.01	0.05	38	0.01	0.06	39	0.01	0.06	44
Subtotal	74.35	78.17	27	86.12	79.07	77	79.73	78.16	42	86.24	79.65	69	85.11	79.97	56
Interest-bearing bank balances	15.50	9.37	81	2.39	6.40	25	9.27	7.51	65	1.93	3.06	47	4.22	3.04	71
Federal funds sold and reverse repos	0.09	0.53	71	0.10	0.80	74	0.10	0.82	71	0.13	1.57	68	0.31	1.66	69
Debt securities 1 year or less	0.38	1.51	23	0.65	1.85	28	0.67	1.68	31	0.60	1.91	32	0.42	1.96	24
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	90.32	91.57	34	89.26	90.87	29	89.76	91.05	29	88.89	89.53	38	90.05	89.74	52
Non-interest cash and due from depository institutions.....	1.06	0.99	54	1.29	1.03	70	0.99	1.07	44	1.35	1.14	66	1.50	1.21	73
Other real estate owned.....	0.04	0.01	84	0.14	0.03	93	0.11	0.02	93	0.18	0.03	95	0.30	0.04	96
All other assets.....	8.62	7.39	66	9.45	8.03	69	9.24	7.82	70	9.76	9.27	58	8.44	8.98	40
Memoranda															
Short-term investments	15.97	12.31	71	3.14	10.21	16	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.27	0.75	48	0.42	0.59	55	0.39	0.63	55	0.53	0.54	61	0.68	0.69	62
Municipal securities	0.26	1.70	31	0.44	1.60	34	0.33	1.69	31	0.58	1.34	42	1.32	1.62	57
Mortgage-backed securities	2.65	13.46	6	4.50	11.20	12	3.84	11.75	9	6.30	11.44	19	7.83	11.13	27
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.15	0.51	45	0.26	0.40	58	0.25	0.42	55	0.29	0.39	61	0.58	0.41	74
Loans held-for-sale.....	6.37	0.50	94	7.12	0.52	96	5.71	0.52	96	9.08	0.39	97	0.97	0.30	89
Loans held for investment	65.79	58.34	71	75.19	63.22	84	70.85	61.72	75	70.27	63.50	61	74.38	63.93	79
Real estate loans secured by 1–4 family	19.56	11.57	85	20.65	12.28	86	18.57	11.91	79	23.96	13.29	88	17.79	13.46	67
Revolving	0.81	1.44	38	1.15	1.72	45	1.05	1.66	42	1.49	2.07	46	1.18	2.27	37
Closed-end, secured by first liens	18.61	9.73	87	19.25	10.10	87	17.31	9.81	86	22.23	10.69	88	16.28	10.57	79
Closed-end, secured by junior liens	0.14	0.19	50	0.24	0.24	63	0.20	0.22	61	0.23	0.28	57	0.32	0.31	61
Commercial real estate loans	34.07	22.35	82	33.07	22.30	76	32.95	22.22	79	31.99	22.23	69	34.14	21.58	76
Construction and land development	6.46	3.40	85	8.22	3.47	90	7.86	3.40	89	8.99	3.44	92	7.87	3.51	88
Multifamily.....	2.27	3.32	45	1.66	3.10	36	1.70	3.12	35	1.63	3.01	40	2.42	2.72	52
Nonfarm nonresidential	25.35	14.65	87	23.19	14.72	79	23.39	14.72	81	21.37	14.69	69	23.86	14.44	78
Real estate loans secured by farmland.....	0.84	0.35	79	0.94	0.33	82	0.84	0.33	79	0.88	0.36	80	1.29	0.41	82

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	75.49	60.51	77	66.41	56.15	67	68.39	57.15	67	71.62	57.46	67	70.63	56.49	69
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	27.10	20	71	25.08	19.51	68	24.25	19.43	65	30.19	20.75	83	23.61	21.10	57
Real estate loans secured by 1–4 family.....	1.12	2.47	34	1.40	2.66	34	1.37	2.64	34	1.88	3.15	36	1.57	3.50	32
Revolving	25.98	17.35	78	23.68	16.64	79	22.88	16.59	77	28.31	17.39	84	22.04	17.39	69
Closed-end.....	47.22	37.13	63	40.18	33.63	59	43.04	34.63	62	40.32	33.52	58	45.31	32.14	67
Construction and land development.....	8.95	5.69	78	9.99	5.18	83	10.27	5.26	85	11.33	5.09	88	10.44	5.20	84
1–4 family.....	4.18	1.19	92	4.21	0.94	96	4	0.93	96	4.56	0.94	96	3.91	1.02	95
Other.....	4.76	4.46	57	5.78	4.09	70	6.27	4.19	73	6.77	4.02	77	6.53	4.05	78
Multifamily.....	3.15	5.41	36	2.02	4.78	25	2.22	4.96	30	2.05	4.69	31	3.21	4.10	47
Nonfarm nonresidential	35.13	24.45	75	28.17	22.19	64	30.55	22.93	67	26.94	22.15	60	31.66	21.40	72
Owner-occupied.....	10.17	8.31	60	8.91	7.46	61	9.71	7.68	65	10.64	7.72	71	12.02	8.03	75
Other.....	24.96	15.83	83	19.26	14.52	67	20.84	14.95	72	16.30	14.34	58	19.65	13.38	73
Real estate loans secured by farmland.....	1.16	0.61	78	1.15	0.52	79	1.10	0.54	78	1.10	0.55	77	1.71	0.63	80
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	12.01	19.45	23	15.09	22.98	22	14.19	22.17	20	9.19	19.53	15	11.42	20.32	21
Loans to individuals	3.27	6.58	54	7.21	6.23	64	6.73	6.13	65	10.71	7.13	70	5.60	7.36	57
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.44	0.38	70	0.44	0.31	73	0.34	0.32	71	0.39	0.37	74	0.64	0.46	76
Other loans and leases.....	8.79	8.42	63	10.84	9.11	66	10.35	9.09	66	8.08	9.85	54	11.71	9.66	67
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	593.71	383.43	89	619.05	387.92	90	589.38	381.27	89	702.25	391.26	93	600.99	379.80	88
Real estate loans secured by 1–4 family.....	213.17	124.74	84	233.81	130.23	88	208.97	125.03	84	296.06	138.18	91	200.86	137.84	75
Revolving	8.83	15.53	40	13.07	18.32	46	11.79	17.42	43	18.45	21.26	50	13.36	23.33	38
Closed-end.....	204.35	107.54	87	220.75	110.40	90	197.18	106.14	88	277.61	115.20	91	187.50	112.79	83
Commercial real estate loans	371.37	238.58	81	374.54	237.16	82	370.91	234.65	83	395.36	229.44	85	385.54	219.72	85
Construction and land development.....	70.37	36.07	84	93.12	36.48	90	88.49	35.62	92	111.07	34.95	96	88.83	35.36	93
1–4 family.....	32.91	7.44	95	39.28	6.64	96	34.43	6.34	96	44.67	6.61	99	33.28	7.04	98
Other.....	37.46	28.34	65	53.83	28.60	84	54.05	28.16	84	66.41	27.32	91	55.55	27.26	86
Multifamily.....	24.74	35.29	46	18.85	32.93	36	19.16	32.74	35	20.14	31.04	42	27.29	27.85	55
Nonfarm nonresidential	276.26	156.30	89	262.58	156.60	85	263.26	155.06	89	264.15	152.10	83	269.43	147.22	85
Owner-occupied.....	79.98	52.63	76	83.08	52.43	76	83.71	52.37	75	104.34	53.07	85	102.25	54.89	83
Other.....	196.28	100.99	92	179.50	101.87	86	179.56	100.54	89	159.80	97.41	74	167.18	91.80	84
Real estate loans secured by farmland.....	9.16	3.67	80	10.70	3.43	83	9.50	3.44	82	10.83	3.60	82	14.59	4.02	84
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	94.45	116.17	43	140.71	150.16	46	122.26	139.91	42	90.15	122.02	36	97.18	128.82	40
Loans to individuals	25.74	36.56	59	67.24	36.83	73	57.99	37.47	71	105.06	43.51	83	47.62	42.67	62
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	3.49	2.03	76	4.07	1.99	77	2.96	1.88	75	3.84	2.18	78	5.45	2.72	81
Other loans and leases.....	69.12	47.63	71	101.09	49.92	81	89.22	49.54	77	79.28	52.44	71	99.65	51.79	83
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.05	29.25	67	31.27	26.62	59	33.33	27.32	62	29.68	26.45	53	33.29	24.79	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	291.39	187.63	84	291.46	186.45	85	287.21	183.76	85	291.02	178.57	83	283.30	167.93	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	371.37	244.92	81	374.54	243.47	80	370.91	240.85	82	395.36	236.10	85	385.54	225.98	85

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	15.97	12.31	71	3.14	10.21	16	10.04	11.17	51	2.66	7.63	34	4.94	7.80	54
Liquid assets	19.57	29.12	27	8.70	24.65	5	14.59	26.22	17	10.24	22.44	12	14.55	22.72	28
Investment securities	3.33	20.37	4	5.62	17.19	8	4.81	17.85	6	7.70	16.99	11	10.42	17.27	19
Net loans and leases	71.40	58.81	83	81.14	63	95	75.59	61.58	88	79.14	63.77	92	75.10	63.98	81
Net loans, leases and standby letters of credit	71.55	59.61	82	81.31	63.89	93	75.75	62.48	87	79.30	64.84	91	75.32	65.07	81
Core deposits	79.72	75.52	60	76.78	69.20	62	78.45	70.67	70	70.79	63.09	59	74.29	62.13	77
Noncore funding	4.10	10.15	24	6.60	15.53	21	4.81	14.13	19	12.65	19.36	35	10.89	21.34	21
Time deposits of \$250K or more	2.33	1.67	71	2.68	2.35	65	2.44	2.11	65	3.62	2.94	63	3.41	2.89	65
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.02	1.19	25	0.05	1.44	24	0.06	1.47	24	0.11	1.94	24	0.18	1.97	25
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.07	0.54	17	-0.05	0.59	15	-0.04	0.54	18	-0.02	0.48	19	-0.13	0.54	15
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	2.26	1.75	70	0	1.24	7	6.23	3.01	85	0.02	3.67	7
Earning assets that reprice within 1 year	45.63	38.80	69	35.56	38.76	41	39.45	39.38	48	35.42	39.29	34	32.38	40.29	25
Interest-bearing liabilities that reprice within 1 year	6.61	6.64	66	9.28	8.86	66	8.28	8.20	66	12.70	10.19	74	16.55	10.01	83
Long-term debt that reprices within 1 year	0.33	0.27	77	0	0.52	27	0	0.47	27	0	0.96	25	0.61	1.34	63
Net assets that reprice within 1 year	38.70	30.83	66	26.28	27.76	45	31.18	29.11	51	22.71	26.63	38	15.21	27.38	23
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-15.97	-3.31	14	4.01	6.19	48	-6.55	3.20	24	11.56	14.45	42	6.96	16.62	20
Net short-term noncore funding dependence	-17.18	-9.17	21	3.35	-2.71	70	-7.31	-4.76	35	10.54	3.38	73	5.24	4.66	41
Short-term investment / Short-term noncore funding	500.19	304.29	79	52.11	149.65	22	238.92	184.19	69	22.58	77.77	31	52.47	66.46	54
Liquid assets - short-term noncore funding / Nonliquid assets	20.36	36.72	31	2.93	24.47	17	12.16	28.18	27	-1.71	16.97	15	5.99	16.04	36
Net loans and leases / Total deposits	85.43	73.05	80	100.39	82.06	86	91.10	79.43	81	102.92	90.31	84	89.07	90.08	45
Net loans and leases / Core deposits	89.56	78.83	75	105.68	92.26	78	96.35	88.34	73	111.80	103.93	69	101.09	105	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.06	0.50	24		1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.41	1.06	63	2.91	4.54	34	2.49	4.31	24	1.60	1.36	62	-0.67	-1.98	82
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	8.60	13.65	51	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	91.21	84.59	48	99.87	86.72	80	99.85	87.23	82	99.90	85.40	86	99.88	81.88	88
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	8.03	4.24	78	7.40	3.94	76	8.14	4.01	77	6.86	3.49	78	6.52	4.02	75
Municipal securities	7.76	8.38	63	7.84	9.87	56	6.79	9.83	52	7.50	7.75	58	12.64	9.16	65
Mortgage-backed securities	79.62	66.09	67	80.05	66.61	67	79.75	66.64	67	81.84	67.43	68	75.16	65.45	61
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	4.40	3.01	69	4.57	2.93	76	5.18	3.01	75	3.70	2.94	73	5.56	2.79	77
Mutual funds and equity securities	0.19	0.29	59	0.13	0.38	50	0.15	0.35	50	0.10	0.40	44	0.12	0.42	46
Debt securities 1 year or less	11.44	8.18	72	11.58	11.25	63	14.01	10.55	72	7.76	11.86	49	4	11.91	27
Debt securities 1 to 5 years	35.02	17.39	82	37.34	17.70	84	35.09	17.03	85	35.93	17.94	80	14.71	19.18	50
Debt securities over 5 years	53.35	72.07	20	50.94	68.10	26	50.76	69.86	19	56.21	66.02	32	81.17	64.73	68
Pledged securities	47.27	33.37	68	53.29	37.16	73	44.61	35.67	62	48.41	30.57	75	42.18	33.30	61
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	476.31	64.27	98	73.61	124.80	46	323.24	183.32	77	-14.32	26.69	21	148.60	6.77	98
Investment securities	-32.96	32.48	3	-25.06	20.30	2	-29.95	23.62	1	17.69	11.75	72	46.69	9.42	89
Core deposits	17.72	16.96	62	21.39	26	43	24.17	26.88	47	51.89	11.23	95	37.54	7.29	93
Noncore funding	-29.69	-21.64	39	-44.13	-6.57	5	-57.35	-12.18	4	85.18	6.59	93	91.14	10.67	98

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,085,734	2,749,038	1,783,729
Commit: Secured commercial real estate loans	2,056,795	1,286,305	1,500,838	1,500,301	889,670
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	33,259	33,087	33,613	29,232	24,596
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	2,305,000	2,730,750	2,128,000	1,814,669	163,189
Written options contracts (interest rate)	592,061	1,658,214	1,199,939	288,490	108,607
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	17,078	19,917	19,652	57,812	62,568
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					15.10	22.01	24	15.07	23.52	21	15.59	24.05	26		
Standby letters of credit	0.15	0.66	12	0.17	0.72	18	0.16	0.71	13	0.16	0.84	15	0.21	0.92	16
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	12.93	47.31	42	22.18	51.49	54	16.38	48.62	42	11.85	68.47	30	2.92	65.81	14
Interest rate contracts	12.93	35.15	46	22.18	36.10	57	16.38	34.36	44	11.85	47.31	32	2.92	43.84	15
Interest rate futures and forward contracts	10.23	4.39	87	13.74	8.89	86	10.41	6.21	84	9.95	10.67	81	1.43	11.40	71
Written options contracts (interest rate)	2.63	1.69	81	8.34	2.33	90	5.87	2.18	89	1.58	2.47	71	0.95	2.16	64
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	0.08	20.27	10	0.10	20.71	8	0.10	20.83	7	0.32	28.86	8	0.55	26.74	10
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					19.92	42.82	16	24.29	45.53	25	23.60	44.93	21		

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,914,139	4,408,881	3,347,591	2,160,971	334,364
Interest rate contracts	2,914,139	4,408,881	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	2,305,000	2,730,750	2,128,000	1,814,669	163,189
Written options	592,061	1,658,214	1,199,939	288,490	108,607
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	592,061	1,658,214	1,199,939	288,490	108,607
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	17,078	19,917	19,652	57,812	62,568
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,914,139	4,408,881	3,347,591	2,160,971	334,364
Interest rate contracts	2,914,139	4,408,881	3,347,591	2,160,971	334,364
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,322,078	2,750,667	2,147,652	57,812	25,454
One year or less	2,305,000	2,730,750	2,128,000	37,114	0
Over 1 year to 5 years	9,569	11,937	11,800	8,491	0
Over 5 years	7,509	7,980	7,852	12,207	25,454
Gross negative fair value (absolute value)	785	7,537	17,617	5,034	1,276
Gross positive fair value.....	25,063	64,694	51,756	7,865	3,434
Held for trading.....	0	0	0	0	0
Non-traded.....	25,063	64,694	51,756	7,865	3,434
Current credit exposure on risk-based capital derivative contracts	25,063	64,694	51,756	7,865	3,332
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	79.10	12.59	96	61.94	14.59	95	63.57	14.05	96	83.97	13.49	96	48.81	12.78	89
Written options	20.32	7.18	84	37.61	8.60	93	35.84	8.18	93	13.35	5.91	79	32.48	6.60	93
Exchange-traded	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	20.32	6.91	84	37.61	8.13	93	35.84	7.73	93	13.35	5.10	84	32.48	5.49	94
Purchased options	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	0.59	71.71	7	0.45	67.37	6	0.59	68.76	7	2.68	69.75	7	18.71	70.34	11
Held for trading	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	79.68	91.91	18	62.39	90.28	11	64.16	91.48	12	2.68	93.86	3	7.61	94.47	3
One year or less	79.10	27.90	89	61.94	31.66	81	63.57	32.05	81	1.72	32.17	11	0	32.51	3
Over 1 year to 5 years	0.33	29.78	11	0.27	27.15	8	0.35	27.06	7	0.39	30.45	11	0	31.16	4
Over 5 years	0.26	29.19	14	0.18	28.15	11	0.23	29.56	10	0.56	28.09	13	7.61	28.71	25
Gross negative fair value (absolute value)	0.03	1.18	7	0.17	1.65	13	0.53	1.55	28	0.23	0.83	25	0.38	0.72	23
Gross positive fair value	0.86	1.59	17	1.47	2.48	32	1.55	2.23	33	0.36	1.19	13	1.03	0.85	64
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	10	0	0.07	20	0.01	0.07	27	0	0.06	21	0	0.06	12
Gross positive fair value (X)	0.01	0.06	28	0.04	0.10	36	0.03	0.09	34	0.01	0.07	24	0	0.06	19
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	66	0.04	0.02	80	0.03	0.02	80	0.01	0.01	61	0	0.01	52
Current credit exposure (X)	0.01	0.05	39	0.04	0.07	45	0.03	0.06	39	0.01	0.05	29	0	0.04	29
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.59	35	0.42	0.91	40	0.34	0.85	35	0.05	0.73	27	0.04	0.53	27

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	199,423	38,189	38,189	28,819	25,791
Gross losses	18,356	25,288	54,467	19,805	21,095
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	11,608	8,132	11,510	9,075	6,596
Net losses	6,748	17,156	42,957	10,730	14,499
Provision for loan and lease losses	-21,462	132,230	125,530	20,100	17,527
Adjustments	0	78,661	78,661	0	0
Ending balance	171,213	231,924	199,423	38,189	28,819
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.13	-0.12	39	0.93	0.66	78	0.65	0.51	74	0.14	0.15	55	0.18	0.14	
Provision for loan and lease losses / Average loans and leases	-0.18	-0.21	45	1.15	1.06	62	0.81	0.82	54	0.18	0.24	48	0.23	0.24	
Provision for loan and lease losses / Net loan and lease losses	-318.05	-65.12	24	770.75	587.54	74	292.22	487.86	41	187.33	130.58	83	120.88	134.68	
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.32	36	1.55	1.58	58	1.38	1.58	39	0.30	0.83	6	0.34	0.90	
Allowance for loan and lease losses / Total loans and leases	1.05	1.30	30	1.42	1.55	46	1.27	1.55	34	0.26	0.81	4	0.33	0.89	
Allowance for loan and lease losses / Net loans and leases losses (X)	19.03	17.40	70	10.14	11.29	62	4.64	11.58	29	3.56	8.03	39	1.99	7.54	
Allowance for loan and lease losses / Nonaccrual assets	290.53	330.05	56	167.86	301.93	24	260.83	299.17	55	50.83	218.72	7	68.52	214.03	
ALLL / 90+ days past due + nonaccrual loans and leases	257.84	271.93	57	159.76	249.38	30	235.22	244.34	56	47.22	151.73	12	62.27	160.51	
Gross loan and lease losses / Average loans and leases	0.15	0.20	49	0.22	0.35	45	0.35	0.34	65	0.18	0.28	39	0.28	0.30	
Recoveries / Average loans and leases	0.10	0.08	63	0.07	0.07	59	0.07	0.07	64	0.08	0.08	58	0.09	0.09	
Net losses / Average loans and leases	0.06	0.12	36	0.15	0.28	44	0.28	0.27	65	0.09	0.21	39	0.19	0.22	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	39	
Recoveries / Prior year-end losses	21.31	25.09	53	41.06	24.77	82	58.12	33.98	83	43.02	36.22	73	64.51	41.30	
Earnings coverage of net loan and lease losses (X)	54.41	26.30	78	20.20	20.97	65	10.84	22.91	47	21.59	24.40	62	11.66	21.75	
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	55	0.11	0.04	85	0.24	0.04	96	0.02	0.01	60	0.01	0.02	
Real estate loans secured by 1–4 family	-0.01	-0.01	43	0.01	0.01	55	0	0.01	49	-0.01	0.01	35	0.03	0.01	
Revolving	-0.03	-0.07	40	-0.02	0.01	25	-0.03	0.01	24	-0.09	0.02	11	0.32	0.03	
Closed-end	-0.01	-0.01	41	0.01	0.01	65	0	0	55	0	0	42	0.01	0.01	
Commercial real estate loans	0.02	0.04	57	0.18	0.06	87	0.38	0.07	93	0.03	0.01	75	0	0.01	
Construction and land development	-0.01	0.01	34	-0.05	0	13	-0.04	0	13	-0.07	-0.01	16	0.03	-0.03	
1–4 family	0.01	0	92	-0.03	0	8	-0.03	0	7	-0.02	0	7	0	-0.01	
Other	-0.02	0.01	22	-0.02	0	17	-0.02	0	22	-0.05	-0.01	17	0.03	-0.02	
Multifamily	-0.05	0.01	2	0	0	58	0	0	58	0	0	56	-0.02	0	
Nonfarm nonresidential	0.03	0.05	60	0.27	0.08	87	0.55	0.11	91	0.08	0.02	85	0	0.02	
Owner-occupied	0	0.01	24	0.05	0.02	83	0.04	0.02	79	0.03	0.01	85	0.01	0.01	
Other	0.03	0.04	66	0.21	0.05	91	0.50	0.08	91	0.05	0.01	88	-0.01	0.01	
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0.01	0.01	79	0	0.24	
Commercial and industrial loans	0.16	0.19	53	0.26	0.46	42	0.53	0.47	63	0.23	0.37	43	1.05	0.31	
Loans to individuals	0.95	0.72	70	0.39	1.25	21	0.55	1.13	33	0.37	1.17	22	0.75	1.16	
Credit card loans					2.27		3.33			2.92			3.11		2.92
Agricultural loans	0.02	0.02	76	0.03	0.11	67	0.06	0.19	66	0.32	0.08	85	-0.17	0.15	
Loans to foreign governments and institutions					0		0			0			0		
Other loans and leases	0	0.09	19	0	0.14	13	0	0.15	13	0	0.15	12	-0.01	0.14	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		59,130		62,088		61,517		113,277		54,537
90+ days past due loans and leases		7,472		7,003		8,326		5,754		4,222
Nonaccrual loans and leases		58,932		138,163		76,457		75,124		42,058
Total past due and nonaccrual loans and leases		125,534		207,254		146,300		194,155		100,817
Restructured 30–89 days past due		1,165		3,030		4,484		5,925		2,814
Restructured 90+ days past due		0		35		0		0		0
Restructured nonaccrual		10,120		26,676		6,145		5,622		5,205
Total restructured loans and leases		11,285		29,741		10,629		11,547		8,019
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		76,127		85,824		74,359		23,683		25,249
Other real estate owned		8,473		28,613		22,635		33,397		33,898
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.36	0.29	70	0.38	0.37	63	0.39	0.39	62	0.78
90+ days past due loans and leases	0.05	0.09	60	0.04	0.13	52	0.05	0.12	54	0.04
Nonaccrual loans and leases	0.36	0.54	33	0.84	0.66	71	0.49	0.66	41	0.52
90+ days past due and nonaccrual loans and leases	0.41	0.68	29	0.89	0.84	61	0.54	0.85	35	0.56
30–89 days past due restructured	0.01	0.01	70	0.02	0.01	78	0.03	0.01	82	0.04
90+ days past due restructured	0	0	30	0	0.01	61	0	0.01	29	0
Nonaccrual restructured	0.06	0.12	42	0.16	0.14	65	0.04	0.13	27	0.04
30–89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.36	0.29	70	0.38	0.37	63	0.39	0.40	62	0.78
90+ days past due assets	0.05	0.09	60	0.04	0.13	51	0.05	0.12	54	0.04
Nonaccrual assets	0.36	0.55	33	0.84	0.67	70	0.49	0.67	40	0.52
30+ days past due and nonaccrual assets	0.77	1	43	1.27	1.25	61	0.93	1.29	38	1.34
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.29	0.40	43	0.73	0.52	77	0.41	0.52	43	0.44
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.42	45	0.87	0.55	83	0.53	0.55	55	0.63
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.64	0.48	75	1.29	0.61	92	0.87	0.60	78	0.76
Allowance for loan and lease losses	84.51	67.85	75	110.24	66.38	86	89.22	66.66	79	361.70
Equity capital + allowance for loan and lease losses	4.71	4.12	67	9.14	5.10	88	6.25	4.97	71	5.51
Tier 1 capital + allowance for loan and lease losses	6.75	4.89	74	13.84	6.26	93	9.36	6.05	81	9.36
Loans and leases + other real estate owned	0.89	0.82	58	1.56	0.98	83	1.14	0.97	70	0.95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.34	0.25	71	0.36	0.35	60	0.36	0.39	57	0.73	0.38	85	0.63	0.42	77
	90+ days past due		0.01	0.12	43	0.02	0.17	48	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.42	0.60	44	1.14	0.70	83	0.59	0.76	43	0.60	0.46	68	0.63	0.57	67
Commercial and industrial	30–89 days past due		0.75	0.24	91	0.64	0.24	86	0.68	0.23	89	1.95	0.31	96	1.23	0.30	96
	90+ days past due		0.30	0.02	96	0.15	0.03	89	0.30	0.03	96	0.36	0.05	93	0.39	0.05	93
	Nonaccrual.....		0.29	0.65	28	0.47	0.80	30	0.44	0.75	33	0.69	0.83	50	0.21	0.76	18
Individuals	30–89 days past due		0.58	0.60	57	0.58	0.74	47	0.68	0.83	45	0.74	0.83	44	0.88	0.84	47
	90+ days past due		0.11	0.08	72	0.11	0.11	68	0.17	0.14	71	0.06	0.17	48	0.09	0.16	56
	Nonaccrual.....		0.28	0.17	72	0.24	0.24	64	0.34	0.28	68	0.17	0.17	59	0.21	0.23	60
Depository institution loans	30–89 days past due			0.03			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.04	0.11	59	0.15	0.15	65	0.05	0.17	60	0.07	0.24	59	0.15	0.17	65
	90+ days past due		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.18	0.51	65	0.25	0.72	55	0.22	0.49	59	1.28	0.67	77	0.93	0.75	72
Foreign governments	30–89 days past due			0			3.73			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0	0.11	15	0	0.14	38	0.02	0.18	41	0.03	0.20	40	0	0.17	12
	90+ days past due		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.16	0.36	35	0.48	0.51	52	0.54	0.65	54	1.20	0.67	85	1.60	0.71	88
	90+ days past due	0	0.25	17	0	0.36	35	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual	0.74	0.76	60	1.91	0.91	85	1.03	0.89	67	0.84	0.73	66	1.04	0.86	68
Revolving	30–89 days past due	0.35	0.33	55	0.31	0.40	44	0.39	0.48	47	0.67	0.45	72	1.60	0.50	93
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual	0.53	1.05	45	0.76	1.28	50	0.72	1.13	48	0.84	1	62	1.34	1.17	75
Closed-end	30–89 days past due	0.15	0.36	36	0.49	0.52	56	0.55	0.65	52	1.23	0.70	82	1.60	0.75	86
	90+ days past due	0	0.27	18	0	0.41	37	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual	0.75	0.71	63	1.98	0.89	85	1.05	0.87	68	0.84	0.70	66	1.02	0.84	67
Junior lien	30–89 days past due	0	0.01	50	0.01	0.02	33	0.01	0.02	52	0.01	0.02	29	0.06	0.03	80
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0.01	0.04	28	0.06	0.05	59	0.04	0.04	55	0.06	0.04	65	0.04	0.06	48
Commercial real estate	30–89 days past due	0.44	0.16	87	0.29	0.21	70	0.27	0.26	65	0.38	0.18	84	0.14	0.17	46
	90+ days past due	0.01	0.01	67	0.03	0.02	77	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual	0.23	0.48	34	0.66	0.53	61	0.33	0.62	35	0.42	0.23	78	0.41	0.28	73
Construction and development	30–89 days past due	1.73	0.15	95	0.54	0.24	79	0.86	0.28	84	0.88	0.28	87	0.24	0.21	64
	90+ days past due	0.07	0.01	93	0.12	0.01	93	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.11	0.31	55	0.35	0.32	71	0.34	0.41	68	0.13	0.20	62	0.78	0.19	91
1–4 family	30–89 days past due	1.70	0.03	99	0.47	0.03	96	0.85	0.03	99	0.64	0.06	97	0.14	0.06	76
	90+ days past due	0.07	0	98	0.12	0	97	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.07	0.02	87	0.27	0.03	93	0.31	0.03	94	0.03	0.02	72	0	0.02	28
Other	30–89 days past due	0.03	0.10	60	0.07	0.17	55	0.01	0.22	34	0.24	0.20	73	0.11	0.13	61
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.04	0.25	48	0.07	0.26	45	0.03	0.35	37	0.10	0.17	61	0.78	0.15	91
Multifamily	30–89 days past due	0.23	0.09	79	0	0.09	24	0	0.09	22	0.14	0.08	77	0	0.10	18
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.06	0.13	63	0.06	0.09	57	0.06	0.11	52	0.08	0.05	74	0.12	0.08	73
Nonfarm non-residential	30–89 days past due	0.13	0.12	62	0.22	0.21	63	0.09	0.23	43	0.18	0.14	69	0.12	0.17	41
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual	0.27	0.58	34	0.81	0.68	61	0.35	0.80	28	0.57	0.28	80	0.32	0.30	58
Owner Occupied	30–89 days past due	0.04	0.04	59	0.08	0.07	66	0.05	0.07	52	0.05	0.07	46	0.10	0.09	57
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.15	0.20	46	0.32	0.26	65	0.30	0.27	57	0.31	0.16	77	0.26	0.17	69
Other	30–89 days past due	0.10	0.07	72	0.14	0.13	67	0.04	0.14	47	0.14	0.07	76	0.02	0.07	42
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.12	0.31	38	0.49	0.36	68	0.05	0.44	19	0.26	0.10	84	0.06	0.13	44
Farmland	30–89 days past due	0.14	0.13	75	0.31	0.24	72	0.21	0.11	78	0.59	0.23	82	0.11	0.25	56
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.91	1.06	68	0.84	1.49	50	0.93	1.13	62	0.92	0.84	62	0.82	1.23	59
Credit card	30–89 days past due		0.79			0.92			0.95			1.19			1.22	
	90+ days past due		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,943,906	1,939,774	1,942,073	1,943,637	1,084,039										
Retained earnings	1,009,762	680,203	757,139	507,950	377,135										
Accumulated other comprehensive income (AOCI)	21,885	37,252	33,505	17,995	-4,826										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,975,553	2,657,229	2,732,717	2,469,582	1,456,348										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	982,676	1,004,458	997,215	1,013,596	565,741										
Accumulated other comprehensive income-related adjustments	21,885	37,252	33,505	17,995	-4,826										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,970,992	1,615,519	1,701,997	1,437,991	895,433										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,970,992	1,615,519	1,701,997	1,437,991	895,433										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	89,187										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	89,187										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	89,187										
Tier 1 Capital	1,970,992	1,615,519	1,701,997	1,437,991	984,620										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	505,830	503,860	504,345	397,560	73,925										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	93,503	146,791	126,043	39,266	28,819										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	599,333	650,651	630,388	436,826	102,744										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	599,333	650,651	630,388	436,826	102,744										
Exited advanced approach tier 2 capital															
Total capital	2,570,325	2,266,170	2,332,385	1,874,817	1,087,364										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	22,137,139	19,862,630	19,927,097	17,979,845	11,307,980										
Less: Deductions from common equity tier 1 capital	982,676	1,004,458	997,215	1,013,596	565,741										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	21,154,463	18,858,172	18,929,882	16,966,249	10,742,239										
Total risk-weighted assets	16,792,914	15,467,566	15,277,502	14,531,141	8,891,600										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.74	12.59	39	10.44	12.26	25	11.14	12.35	34	9.90	12.11	19	10.07	12.09	17
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.74	13.31	23	10.44	12.97	9	11.14	13.08	20	9.90	12.78	7	11.07	12.85	22
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.31	15.21	62	14.65	15.12	50	15.27	15.23	57	12.90	14.36	27	12.23	14.45	11
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.32	9.07	63	8.57	9.05	39	8.99	9.13	48	8.48	9.76	17	9.17	9.71	37
Supplementary leverage ratio, advanced approaches HCs		6.90		8.70			8.72			7.41				7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			43			28			41			61				53	53.57	-44.87
Other insurance activities income			43			28			41			61				53	53.57	-44.87
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			279,389			175,605			176,466			175,270				104,096	59.10	259.87

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.01	0.38	29	0	0.41	28	0	0.41	27	0.01	0.47	30	0.01	0.47	31			
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.04	11.72	56	9.51	11.07	44	9.28	11.03	42	11.87	11.51	50	10.27	10.22	50			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,000	1,000	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,000	1,000	1,000	1,000	1,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....	0	3.36	51	0	2.65	48	0	2.04	49	0	12.40	48	0	3.24	43
Deposits		10.74			-1.43			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		0	23,000	93,000	67,450	46,000	-100.00	-100.00
Dividends		0	23,000	93,000	67,200	46,000	-100.00	-100.00
Interest		0	0	0	250	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		-100.00
Income from nonbank subsidiaries		76	101	127	181	140	-24.75	-57.54
Dividends		76	101	127	181	140	-24.75	22.58
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		-100.00
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		76	23,101	93,127	67,631	46,140	-99.67	-99.78
Securities gains (losses)		0	0	0	61	0		
Other operating income		0	783	783	0	4,586	-100.00	
Total operating income		76	23,884	93,910	67,692	50,726	-99.68	-99.78
Operating Expenses								
Personnel expenses		9,071	5,065	7,642	6,002	8,148	79.09	472.30
Interest expense		10,692	7,349	10,907	8,826	6,822	45.49	703.91
Other expenses		4,473	5,693	7,368	13,634	6,278	-21.43	17.49
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		24,236	18,107	25,917	28,462	21,248	33.85	260.55
Income (loss) before taxes		-24,160	5,777	67,993	39,230	29,478		
Applicable income taxes (credit)		-6,047	-3,563	-5,225	-5,603	-5,052		
Extraordinary items								
Income before undistributed income of subsidiaries		-18,113	9,340	73,218	44,833	34,530		
Equity in undistributed income of subsidiaries		313,082	158,363	188,770	116,608	86,497	97.70	1232.09
Bank subsidiaries		315,399	160,133	191,152	118,987	88,561	96.96	1241.95
Nonbank subsidiaries		-2,317	-1,770	-2,382	-2,379	-2,064		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		294,969	167,703	261,988	161,441	121,027	75.89	447.02
Memoranda								
Bank net income		315,399	183,133	284,152	186,187	134,561	72.22	450.68
Nonbank net income		-2,241	-1,669	-2,255	-2,198	-1,924		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	3,138,164	93.53	2,807,113	93.19	2,834,385	91.56	2,609,466	1,603,893	11.79	312.98	
Common and preferred stock	3,138,164	93.53	2,807,113	93.19	2,834,385	91.56	2,609,466	1,603,893	11.79	312.98	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	79,496	2.37	82,427	2.74	81,813	2.64	84,351	84,390	-3.56	2252.65	
Common and preferred stock	79,496	2.37	82,427	2.74	81,813	2.64	84,351	84,390	-3.56	2252.65	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	116,737	3.48	102,548	3.40	167,643	5.42	102,392	6,977	13.84	3453.64	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	20,921	0.62	20,219	0.67	11,875	0.38	11,802	5,696	3.47	383.61	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,355,318	100.00	3,012,307	100.00	3,095,716	100.00	2,808,011	1,700,956	11.39	335.26	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures	300,486	8.96	300,078	9.96	300,050	9.69	191,649	73,925	0.14		
Other liabilities	28,148	0.84	23,677	0.79	24,213	0.78	19,220	11,496	18.88	407.63	
Balance due to subsidiaries and related institutions	125,914	3.75	123,869	4.11	124,365	4.02	127,560	89,187	1.65	46.60	
Total liabilities	454,548	13.55	447,624	14.86	448,628	14.49	338,429	244,608	1.55	254.29	
Equity Capital	2,900,770	86.45	2,564,683	85.14	2,647,088	85.51	2,469,582	1,456,348	13.10	351.42	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	72,016	2.15	71,703	2.38	71,754	2.32	71,500	49,015	0.44	98.13	
Common surplus	1,922,964	57.31	1,911,031	63.44	1,913,285	61.80	1,907,108	1,051,585	0.62	369.44	
Retained earnings	934,979	27.87	587,657	19.51	671,510	21.69	507,950	377,135	59.10	368.03	
Accumulated other comprehensive income	21,885	0.65	37,252	1.24	33,505	1.08	17,995	-4,826	-41.25	109.45	
Other equity capital components	-51,074	-1.52	-42,960	-1.43	-42,966	-1.39	-34,971	-16,561			
Total liabilities and equity capital	3,355,318	100.00	3,012,307	100.00	3,095,716	100.00	2,808,011	1,700,956	11.39	335.26	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	125,830	3.75	123,860	4.11	124,345	4.02	127,560	89,187	1.59	46.50	
Notes payable to subsidiaries that issued TPS	125,830	3.75	123,860	4.11	124,345	4.02	127,560	89,085	1.59	49.98	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	14.10	12.52	67	8.99	6.29	76	10.39	7.29	76	8.21	9.68	26	10.45	10.40	49
Bank net income / Average equity investment in banks	14.04	12.35	66	9.18	6.43	75	10.54	7.45	76	9.21	10.51	39	10.24	11.19	46
Nonbank net income / Average equity investment in nonbanks	-3.70	13.18	1	-2.67	8.01	12	-2.71	9.75	9	-2.61	7.89	11	-2.79	7.10	8
Subsidiary HCs net income / Average equity investment in sub HCs	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income	106.93	96.45	84	109.20	87.60	73	108.46	88.16	75	115.33	82.22	93	111.18	82.56	91
Nonbank net income / Parent net income		3.22			4.43			3.59			5.93			3.78	
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.67	16.51	62	17.45	20.37	63	16.95	20.06	64	13.70	20.43	57	16.80	20.88	62
Total debt / Equity capital	10.36	11.37	58	11.70	14.74	58	11.34	14.41	58	7.76	14.31	53	9.88	14.69	57
Total debt + notes payable to subs that issued TPS / Equity capital	14.70	13.41	65	16.53	17.04	64	16.03	16.67	66	12.93	16.36	60	16	17.10	66
Total debt + Loans guaranteed for affiliate / Equity capital	10.36	11.46	57	11.70	15.02	58	11.34	14.68	58	7.76	14.56	53	9.88	15.14	57
Total debt / Equity capital – excess over fair value	10.36	11.47	57	11.70	14.86	58	11.34	14.52	58	7.76	14.51	53	9.88	14.81	57
Long-term debt / Equity capital	10.36	10.65	58	11.70	13.73	59	11.34	13.56	58	7.76	13.04	56	9.88	13.37	59
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	54.51	40.69	60	54.65	32.61	71	54.60	34.67	68	44.30	28.44	66	60.24	28.63	77
Double Leverage															
Equity investment in subs / Equity capital	110.92	103.15	87	112.67	103.27	87	110.17	102.81	86	109.08	103.22	78	115.93	103.10	91
Total investment in subs / Equity capital	110.92	108.29	77	112.67	110.46	77	110.17	110.16	72	109.08	111.07	62	115.93	112.48	73
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.81	0.27	81	1.45	0.69	77	1.03	0.47	73	1.39	0.36	89	1.92	0.35	94
Equity investment in subs – equity cap / Net income-div (X)	0.90	0.85	64	1.79	2.31	59	1.22	1.82	47	1.71	1.22	74	2.24	1.22	81
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	21.54	152.56	6	61.61	128.63	15	153.02	136.59	68	130.74	177.68	36	160.85	162.34	52
Cash from ops + noncash items + op expense / Op expense + dividend	33.60	155.61	10	75.26	142.45	14	178.38	147.24	70	136.67	190.27	33	181.52	174.91	58
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	19.01	94.59	13	105.76	140.42	41	195.69	134.08	80	286.33	116.34	96	123.92	103.19	73
Pretax operating income + interest expense / Interest expense	-125.96	1,645.53	1	178.61	1,826.91	21	723.39	2,016.32	40	544.48	1,968.54	31	532.10	2,898.75	30
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-64.21	1,896.20	1	147.04	1,413.95	18	495.40	1,539.23	30	341.21	1,632.83	17	332.66	1,369.37	22
Dividends + interest from subsidiaries / Interest expense + dividends	0.18	174.48	3	59.78	144.62	15	176.94	150.43	68	172.63	210.80	43	190.24	188.90	57
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.19	3.29	57	3.30	3.69	56	5.02	3.85	65	3.45	2.64	64	-4.06	2.61	12
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.35	1.76	67	0.41	2.95	65	0.39	2.66	66	0.46	5.62	61	0.75	5.50	64
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		69.90		335.03	84.44	96	56.99	81.10	38	67.70	57.84	68	50.48	57.26	51
Dividends declared / Net income	10.68	27.22	16	18.66	49.77	17	15.93	42.29	16	18.80	33.08	26	14.40	27.33	19
Net income – dividends / Average equity.....	12.59	9.25	78	7.31	3.19	83	8.73	4.14	86	6.66	6.46	54	8.94	7.33	72
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	160.45	8	73.50	130.19	27	222.89	132.17	79	221.42	178.13	62	263.90	157.73	80
Dividends from nonbank subsidiaries	0.24	6.19	57	0.32	3.74	66	0.30	3.41	61	0.60	7.53	54	0.80	7.13	62
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0.24	213.42	5	73.82	167.02	18	223.20	174.85	75	222.01	260.40	51	264.70	215.26	74
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.30	6	12.56	61.85	14	32.73	60.28	26	36.09	66.55	23	34.19	60.71	24
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0.13	0.54	63	0	0.52	18
Management and service fees from bank subsidiaries	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	0	48.70	4	12.56	71.13	14	32.73	62.88	23	36.23	69.36	21	34.19	63.43	22
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries		94.31			70.62			79.84			150.41			99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	72.55	8	96.30	68	60	99.03	69.76	73	99.27	67.32	78	90.68	65.18	49
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0.37	0.80	67	0	0.92	18
Management and service fees from bank subsidiaries	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0	82.68	3	96.30	80.80	46	99.03	82.20	62	99.64	78.80	73	90.68	74.20	35
Dividends from nonbank subsidiaries	100	3.56	98	0.42	2.36	66	0.14	1.95	59	0.27	2.65	54	0.28	2.57	61
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	100	5.69	98	0.42	5.80	57	0.14	4.70	45	0.27	7.29	41	0.28	7.64	46
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	41.88	28.03	68	41.28	27.05	71	41.44	27.08	70	66.56	28.33	78	61.97	26.53	77